

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Previously Presented) A method of authenticating an action performed at a control point by a user involving a token which is issued to the user and which is involved with the user performing the action, said token being connectable to a network having a token issuer accessing a database of issued tokens and a control point operator accessing a database of approved control points, said network forming a first communication pathway, said method comprising:

obtaining information from said control point by said token via a second communication pathway;

transmitting via said first communication pathway through said network from said token said information obtained from said control point and information regarding said token, said information being transmitted to said token issuer and said control point operator, said control point operator authenticating said token with said token issuer and said token issuer authenticating said control point with said control point operator;

receiving at said token via said first communication pathway said authentication of said control point and said authentication of said token;

transmitting to said control point said authentication of said token via said second communication pathway,

wherein the token is a mobile wireless communication device.

2. Cancelled.

3. Cancelled.

4. (Previously Presented) The method of claim 1, wherein said mobile communication device communicates with a token issuer using a wireless communication path in

at least part of said first communication pathway.

5. Cancelled.

6. (Previously Presented) The method of claim 1, wherein said control point authorizing said action based on authentication of said token.

7. (Original) The method of claim 1, wherein said action comprises a financial transaction.

8. (Previously Presented) The method of claim 1, wherein said authenticating comprises access control to a door, where said control point includes a door lock that controls operation of said door.

9. (Previously presented) The method of claim 1, wherein said authenticating said control point comprises notifying said user whether said control point has authorization for said action.

10-22. Cancelled.

23. (Previously Presented) A device for authenticating a control point involving an action performed by the control point by a user involving the device which is issued to the user and which is involved with the user performing the action, said device comprising:

a wireless communication portion that obtains information via a first communication path regarding said control point and communicates wirelessly via a second communication path with an external entity to authenticate said control point based on said information and to authenticate the user to the control point to perform the action using the control point, said wireless communication portion configured to transmit via said first communication path authentication of said device to the control point after having been received from said network via said second

communication path; and

a user interface portion, coupled to said communication portion, to indicate a result of said authentication of the control point to a user,

wherein the device is a mobile communication device and said communication authenticating said control point and said user device is received from over said network, with authentication of said control point from said external entity including verification of said control point with a control point operator and authentication of said device from said control point operator including verification of said device with said external entity.

24-26. Cancelled.

27. (Previously presented) The device of claim 23, wherein said action comprises a financial transaction.

28. (Previously presented) The device of claim 23, wherein said action comprises access control.

29. (Previously presented) The device of claim 23, wherein said user interface portion notifies said user whether said control point has authorization for said action.

30. (Previously presented) The device of claim 23, wherein said user interface portion comprises a display device.

31. (Previously presented) The device of claim 23, further comprising a card that connects with said communication portion, said card containing information regarding one of said device and said user.

32. (Previously presented) The device of claim 23, wherein said communication portion is temporarily coupled to said device.

33-35. Cancelled.

36. (Previously Presented) The method of claim 1, said action including collecting a toll.

37. (Previously Presented) The device of claim 23, wherein said action includes collecting a toll.

38. (Previously Presented) A method of authenticating an action performed at a control point by a user involving a token which is issued to the user and which is involved with the user performing the action, said token being connectable to a network having a token issuer accessing a database of issued tokens and a control point operator accessing a database of approved control points, said network forming a first communication pathway and including a first wireless interface of said token, said method comprising:

obtaining information from said control point by said token via a second communication pathway using a second wireless interface of said token;

transmitting via said first communication pathway using said first wireless interface through said network from said token said information obtained from said control point and information regarding said token, said information being transmitted to said network from said token;

receiving at said token via said first communication pathway over said first wireless interface an authentication of said control point and an authentication of said token; and

transmitting to said control point said authentication of said token via said second communication pathway using said second wireless interface,

wherein the token is a mobile wireless communication device.

39. (Previously Presented) A method of authenticating an action performed at a control point by a user involving a token which is issued to the user and which is involved with

the user performing the action, said token being connectable to a network having a token issuer accessing a database of issued tokens and a control point operator accessing a database of approved control points, said network forming a first communication pathway, said method comprising:

- obtaining information from said control point by said token via a second communication pathway where the control point is local to said token;

- transmitting via said first communication pathway through said network from said token said information obtained from said control point and information regarding said token, said information being transmitted to said network from said token;

- receiving at said token via said first communication pathway an authentication of said control point and an authentication of said token; and

- transmitting to said control point said authentication of said token via said second communication pathway,

- wherein the token is a mobile wireless communication device.